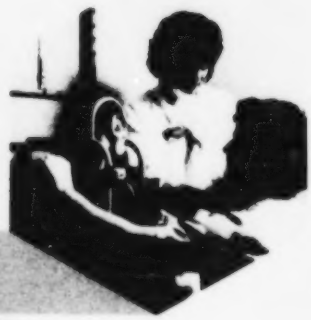
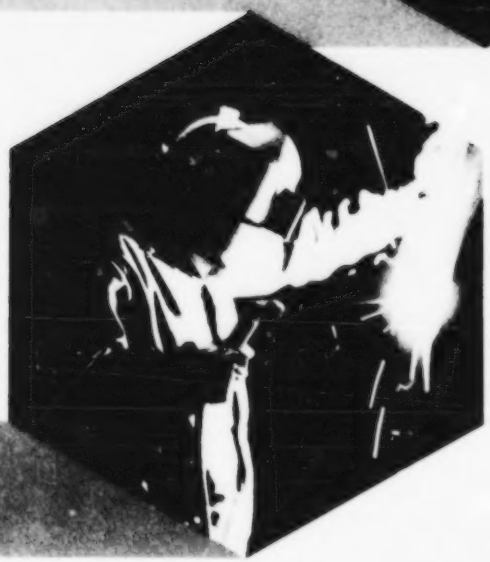
1986 ANNUAL REPORT





WORKERS' COMPENSATION BOARD OF NOVA SCOTIA

TO HIS HONOUR

The Honourable Alan R. Abraham, CD
Lieutenant-Governor of the Province of Nova Scotia

May it please your Honour:

I have the honour to submit herewith the Report of the Workers' Compensation Board of Nova Scotia for the year ended December 31, 1986.

Respectfully submitted,

Brian Young
Minister of Labour

CHAIRMAN'S MESSAGE

I have had the honour of working with a most dedicated staff of professionals striving to meet the challenges of providing high levels of compensation and rehabilitation services to our employer and employee clients over the past year.

During 1986 an innovative re-organization of the administration, financial and service sectors of the Board was begun to better able the Board to meet the economic and service challenges of fullfilling our mandate within the limitations of the Workers' Compensation Act of Nova Scotia.

The management and staff of the Workers' Compensation Board welcomed the appointment by the Minister of Labour of the Ministerial Action Group. The Board anticipates making representations to this committee in 1987 and we look forward with enthusiasm to their report and recommendations.

1987 will see the continuation of the process of change at the Board. We believe this positive process will result in the Worker's Compensation Board of Nova Scotia becoming one of the most responsible, pro-active Boards in all of Canada.

I am pleased to present this report to the Minister of Labour and the Government of Nova Scotia for your perusal and consideration.

Respectfully submitted,

R. J. Allen
Chairman, General Manager
Workers' Compensation Board of Nova Scotia

Administrative Services

Among the responsibilities of the Administrative Services Division are the purchasing of supplies, building operation and maintenance. During the past year renovations were completed in several departments and equipment was acquired to improve productivity and to provide a more modern working environment for our staff.

Staff training is also the responsibility of Administrative Services. In 1986 six in-house courses and seminars were held and thirty employees enrolled in courses and programs sponsored by the Provincial Government and private institutions.

Other responsibilities of the Division include the operations of the personnel division and the administration of the Sydney office.

The Sydney office serves industrial Cape Breton and this year began to assemble information on new claims. This service has expedited the processing of claims by eliminating delays in the compilation and processing of information.

A previous delay in the delivery of pension cheques was identified and rectified through providing same-day delivery of these cheques.

In addition of the above the Data Processing Department reports to the Executive Director of Administration.

Data Processing

The goal of Data Processing is to provide timely, accurate and reliable computer services to support the many activities of the Board. The Department's responsibilities include the development, maintenance and operations of the Board's computerized system for claims processing, assessment billing, statistics and several financial accounting functions.

During 1986 a great deal of programming time was spent in the development of the new rating system for assessments. In addition, enhancements were made to the pension system resulting in an improved level of service to claimants.

Micro computers were also introduced in 1986 in the Finance and Claims areas and initial indications are that they will provide a marked improvement in information processing and data availability.

The major project slated for 1987 is the introduction of data base processing techniques to improve efficiency and effectiveness levels within the system. This restructuring should also result in improved levels of service to employers and claimants as well as an increased level of staff accessability to information.

A new security system will complement the move to data base processing to ensure a continued high level of control over all aspects of the data processing operation.

Efforts will also be directed towards promoting a greater level of user self-sufficiency to further improve service levels and increase the availability of information needed for decision making.

Financial Services

Financial Services is responsible for the planning, organizing and directing of the financial activities of the Board. This includes the administration of the assessment and collection activities, budgeting, expenditure control, and investment administration along with ensuring the use of proper accounting policies and procedures.

The maintenance of an adequate cash position to provide for short and long term financial requirements is crucial to the operation of the Board.

The Financial Services Division constantly monitors revenues and expenses and provides budgets and forecasts to ensure these requirements will be met.

The assessment and Collections Department and the Comptroller are responsible to the Executive Director of Financial Services.

Comptroller

The comptroller and his staff maintain the books of account for the Board. This includes the development, implementation and maintenance of accounting routines and procedures, and the provision of adequate systems of internal control.

The primary objective of this department is the production of accurate and timely management information regarding the operations of the Board. This involves the day-to-day operations of recording and controlling receipts and disbursements and the regular production of management, statistical, and financial reports. They also participate in the production of the financial and statistical sections of the Annual Report.

Other responsibilities include the preparation and maintenance of an annual budget and participation in the annual rate setting process.

In the latter part of 1986 a micro computer was installed to automate several of the accounting systems and subsystems. Some advantages are already apparent such as time savings due to a reduction in manual procedures and information being more readily available.

During 1987, the computer-ization of accounting systems will continue with an emphasis on further improving financial and management reporting systems.

Assessment and Collections

The Assessment and Collections Department is responsible for providing workers' compensation coverage to Nova Scotia employers and collection of assessment revenue. Classification of industries, determination of rates and interpretation of the Act are major functions of the Department. The Department is also responsible for various assessment services, collection activities, auditing and personal contact with employers.

During 1986 the Assessment and Collections Department was busy preparing for the introduction of a new rating system which will be introduced effective January 1st, 1987. This will result in an increased number of sub-groups to accommodate many of the smaller trades which were formerly classified into one large group. In the majority of cases there will be no change in existing firm numbers; however, during the process of implementing this system we found that approximately 600 employers were incorrectly classified which resulted in reclassification and new rates for these employers.

The Department employs a number of Field Representatives located throughout the province. They provide a public relations function and a liaison between the Board and employers. They are also responsible for the auditing of employers, collection of accounts receivable and providing assistance to employers on request. In 1986 Field Representatives made 14,682 calls on employers.

Claims Department

The Claims Department is organized as follows:

1. *Claims Units*
The Physical control of files, the assembling of information, and the adjudication and payment of claims are among the responsibilities of this division.

2. *Medical Aid*
This section processes payments for travel expenses, medical expenses etc., to workers, doctors and hospitals. In 1986 medical aid claims totalling 9,266,591 were paid.

3. *Registry and Records*
This section handles all incoming and outgoing mail, opens new claims and stores the file once the claim has been closed. A total of 41,469 claims were processed in 1986.

4. *Word Processing*
This division provides the support services to the other sections of the Claims Department by producing letters, memos, summary reports, decision records, etc. that make up a claim file. The implementation of word processing in 1986 has resulted in greater efficiencies using less manpower.

5. *Pensions*
This division is responsible for the processing of permanent disability awards.

The primary objective of the Claims Department is to ensure efficient adjudication of claims resulting from work-related accidents.

The Department makes decisions concerning the payment of claims after obtaining the required reports from workers, employers doctors and/or hospitals.

While the volume of claims reported increased in 1986, staff levels were reduced through application of computer technology. In addition, an administrative re-organization was completed including changes to the working environment.

Several of the internal routines and procedures are being re-evaluated and it is expected further changes will be made to improve the claims processing activities and thereby improve the service to the claimants.

Rehabilitation Department

The primary function of the Rehabilitation Department is to assist workers in returning to the productive work force.

The Department provides a great number of services to injured workers who, due to a compensable injury, cannot return to their pre-accident type of employment.

The first step in the process is to determine if the employer can offer the claimant alternative duties, suitable to the claimants disability. If that alternative is not possible, the counsellor and client will seek other options such as upgrading or retraining opportunities.

The Rehabilitation Department may also aid claimants in relocation, starting of businesses (if feasible), pensions or the attainment or equipment for handicapped persons.

In 1986 the department was instrumental in assisting rehab clients in the start up of two businesses. In addition, two rehab clients graduated from university and returned to the productive work force during the year.

We currently have 50 claimants attending courses and/or on the job up-grading and training. Since the inception of the program, 51 claimants have been returned to the productive work force in positions more suited to their capabilities.

In the future we hope to increase our success rate in returning claimants to the productive work force. We will also be concentrating on public relations, endeavouring to assist more of the Board's totally disabled claimants and trying to alleviate as many of their day-to-day living problems as possible.

Medical Department

The Board's Medical Department consists of a Director of Medical Services and three medical officers, one of whom is located at the Board's Sydney office.

The Medical Officer in Sydney performs physical examinations to assist in the claims processing. The two medical officers in the Head Office do similar examinations and also act as medical advisors in the claims adjudication process.

The Director of Medical Services acts as a medical advisor regarding all specialized claims (occupational lung disease, hearing loss, dermatitis, cancer and toxicology) and in controversial or complex claims.

The Director is also involved with some physical examinations and acts as an advisor to the Medical Aid Department regarding any issue of a controversial nature. The Director is responsible for the implementation of Board medical policies that pertain to the Act and treatment of claimants.

In 1986 over 1300 claims per month requiring advice on medical aspects of claims adjudication were handled by the medical division.

In 1986 management and medical staff members attended meetings of the Nova Scotia Medical Society which has improved relations between the Board and the practicing physicians in our province.

The Board continues to emphasize the need for ongoing medical education in occupational and compensation medicine.

Public Affairs

Late in 1986 the Board created a Public Affairs division and engaged a full time Director of Public Affairs to oversee the responsibility of improving communications between the Board and the general public, compensation clients, rehabilitation clients, medical clients, the medical profession, the media and employers and employees who are directly affected by the Workers' Compensation Act.

The Director of Public Affairs is responsible for external and internal communications.

The creation of a division of Public Affairs was undertaken in response to a recommendation contained in a management study commissioned by the Board.

FINANCIAL STATEMENTS

Commentary on Financial Statements

The commentary is designed to assist the reader in understanding the content and significance of the Financial Statements and accompanying notes.

Balance Sheet

The Balance Sheet gives an accounting of the Board's financial position at December 31st, 1986. Assets refer to those resources or properties owned by the Board, or owed to the Board by others. They include cash and investments, building and equipment plus various accounts receivable.

Liabilities include amounts owed to others due to day-to-day operations (accounts payable) and an actuarial estimate of the amounts to be paid in future years for existing claimants.

The Reserves refer to several funds which have been established to defray specific costs. Unappropriated Surplus refers to the excess of assessments over claims costs available for future years.

Operations and Unappropriated Surplus

The Income Statement summarizes the Board's operating activity for the year. Income consists of assessment income from employers and interest earned on both short and long term investments.

Expenses represent costs incurred for compensation and medical aid claims plus administrative costs for the year.

Appropriations show the amounts set aside to fund the costs of pension payments and to help to relieve any excessive claim costs due to disaster situations.

The excess or deficiency of income over expenses and appropriations is added to, or deducted from the unappropriated surplus.

Appropriations to the Pension and other Reserves indicate those amounts set aside in individual funds for specific purposes. (*See Note 6*)

Reserve Funds

The statement of Reserve Funds shows the continuity of operations of the various reserves established for specific purposes. Additions include those amounts transferred in which are necessary to provide funds for future operations plus an allocation of interest revenue.

Deductions include any payments made out of the fund and miscellaneous transfers and adjustments. The closing balance represents the funds available to provide for future payments from these reserves.

Changes in Financial Position

This statement sets out all the sources of funds and the uses to which those funds were put during the year. The statement shows the net change in cash and cash equivalents (short-term investments) for 1986 due to operating and investing activities.

Long-Term Investments

This schedule gives the details of the long-term investments at both their *par value* and *book value*. Par value refers to the maturity value of the investment, while book value indicates the cost, plus or minus the amortization of premium or discount, since the date of purchase.

Administration Expenses

This schedule gives the details of the major types of administrative expense on a comparative basis. Also shown are the totals of administration expenses charged to the Occupational Health and Safety Division and to the Appeal Board.

Self-Insurer Accounts Receivable

Self-insurers claims are paid by the Board on behalf of the employer on a cost recovery basis. This statement gives an accounting of the year's activity for these self-insurers and the closing balance in their accounts.

AUDITORS' REPORT

To the Members of the Board

We have examined the balance sheet of the Workers' Compensation Board of Nova Scotia as at December 31, 1986 and the statements of operations and unappropriated surplus, reserve funds and changes in financial position for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances, except as explained in the following paragraph.

Included in liabilities and reserves on the balance sheet is an amount of $46,500,929, representing the estimated liability for outstanding claims. This liability has not been audited in years prior to December 31, 1986 and an actuarial review of the liability has not been performed since 1981. We were not able to satisfy ourselves concerning the accuracy of these accounts by alternative means. Accordingly, we were not able to determine whether any adjustments might be necessary to liabilities, expenses, unappropriated surplus, reserve funds, and working capital.

In our opinion, except for the effects of adjustments, if any, which we might have determined to be necessary, had we been able to verify the liabilities referred to in the preceding paragraph, these financial statements present fairly the financial position of the Board as at December 31, 1986 and the results of its operations and the changes in its financial position for the year then ended, in accordance with the accounting principles set out in the notes to the financial statements, applied on a basis consistent with that of the preceding year.

The 1985 comparative figures have been reported on by another chartered accountant.

Touche Ross + Co.

Chartered Accountants

Halifax, Nova Scotia
October 28, 1987

Balance Sheet

as at December 31, 1986
(The accompanying notes are an integral part of these financial statements)

	1986	1985
Assets		
Cash and short-term investments	**10,296,299**	11,337,507
Assessment receivable	**2,859,957**	1,933,593
Accounts receivable	**260,522**	181,883
Interest receivable	**3,426,059**	3,122,793
Long-term investments	**131,872,441**	121,876,530
Fixed assets	**1,361,863**	1,135,985
	150,077,141	139,588,291
Liabilities and Reserves		
Accounts payable	**74,610**	143,946
Outstanding claims	**46,500,929**	51,457,298
Reserves	**101,363,429**	86,451,064
Unappropriated surplus	**2,138,173**	1,535,983
	150,077,141	139,588,291

Approved on Behalf of the Board of Commissioners

Operations and Unappropriated Surplus

for the year ended December 31, 1986
(The accompanying notes are an integral part of these financial statements)

	1986	1985
Income		
Assessments		
General Industry	**42,469,276**	37,710,547
Self-Insurers	**19,584,720**	19,183,338
Interest	**14,921,149**	14,570,895
Miscellaneous revenue	**54,444**	21,500
	77,029,589	71,486,280
Expenditures		
Compensation	**31,378,481**	34,125,377
Medical aid	**9,266,591**	11,606,157
Administration	**5,717,588**	5,427,964
	46,362,660	51,159,498
Income before appropriations	**30,666,929**	20,326,782
Appropriations to reserves		
Pension	**15,824,954**	12,782,519
Disaster reserve	**—**	1,092,076
Staff pension	**141,182**	172,546
Consumer Price Index	**14,048,631**	5,557,244
Contingent	**49,972**	21,500
	30,064,739	19,625,885
Excess of income over expenses and appropriations	**602,190**	700,897
Unappropriated surplus at beginning of year	**1,535,983**	835,086
Unappropriated surplus at end of year	**2,138,173**	1,535,983

Reserve Funds

for the year ended December 31, 1986
(The accompanying notes are an integral part of these financial statements)

	Contingent	*Consumer Price Indexing*	*Disaster*	*Staff Pensions*	*Pensions*	*Total*
Balance at beginning of year	456,259	12,877,298	7,681,063	177,862	65,258,583	86,451,065
Additions						
Transferred in	49,972	13,307,656	—	123,914	10,573,759	24,055,301
Interest	—	740,975	—	17,267	5,251,195	6,009,437
	49,972	14,048,631	—	141,181	15,824,954	30,064,738
Deductions						
Payments	3,866	7,230,210	—	41,263	7,877,035	15,152,374
Transfers	(502,365)	502,365	—	—	—	—
	506,231	6,727,845	—	41,263	7,877,035	15,152,374
Balance at end of year	—	20,198,084	7,681,063	277,780	73,206,502	101,363,429

Changes in Financial Position

for the year ended December 31, 1986
(The accompanying notes are an integral part of these financial statements)

	1986	1985
Cash from operating activities		
Excess of income over expenses and appropriations	**602,190**	700,897
Add: Items not requiring cash — depreciation	**172,577**	336,787
— amortization	**411**	22,980
	775,178	1,060,664
Change in net non-cash operating assets	**8,578,393**	7,942,754
	9,353,571	9,003,418
Cash for investing activities		
Increase in long-term investments	**(9,996,322)**	(9,297,335)
Purchase of equipment	**(398,457)**	(79,270)
	(10,394,779)	(9,376,605)
Decrease in cash and short-term investments during the year	**(1,041,208)**	(373,187)
Cash and short-term investments at beginning of year	**11,337,507**	11,710,694
Cash and short-term investments at end of year	**10,296,299**	11,337,507

Notes to the Financial Statements

December 31, 1986

1. Significant Accounting Policies

Long-term investments are recorded at cost at the time of acquisition. Discounts or premiums are amortized on a straight-line basis over the term of the investment.

Fixed assets are recorded at cost, less accumulated depreciation. Depreciation is charged at a declining-balance rate of 30% of book value for all assets except the building. The building is being depreciated on a straight-line basis over 40 years.

Self-insurers are charged for claims paid on their behalf on a cash recovery basis.

Assessments receivable and assessment income include an adjustment estimated to be required when all employers' payroll audits have been completed and final assessments have been made.

All assessment income and interest income is initially disclosed in the income statement. This income is then allocated to the various funds based on fund balances and activity and/or statutory requirements

2. Contingent Reserve

The balance of the contingent reserve fund ($502,365 at December 31, 1986) has been transferred into the Consumer Price Indexing Fund.

3. Assessments Receivable

	1986	1985
Assessments receivable (net)	1,550,880	985,214
Add: Estimated adjustments	402,957	373,001
Receivable from self-insurers	1,119,049	705,523
	3,072,886	2,063,738
Deduct: Allowance for doubtful accounts	212,929	130,145
	2,859,957	1,933,593

4. Fixed Assets

	Cost	*Depreciation*	*Accumulated Depreciation*	*Net Book Value*
Office furniture and equipment	472,596	64,237	331,213	141,383
Office and accounting equipment	138,209	16,505	118,969	19,240
Automobiles	117,958	21,025	68,899	49,059
Data processing and computer equipment	841,017	37,169	765,152	75,865
Building	1,500,384	33,641	424,068	1,076,316
	3,070,164	172,577	1,708,301	1,361,863

5. **Outstanding Claims — Compensation and Medical Aid**

The outstanding claims represent estimates of the costs to meet future compensation and medical aid claims outstanding as at December 31, 1986. These include unfinalized claims in process, unreported accidents, and additional costs which may arise in future years with respect to prior years' claims.

6. **Reserves**

Reserves have been established and funded by appropriations from general operating funds for the following purposes:

For pension awards to surviving spouses and children and to permanently disabled workers, whether totally or partially disabled, reserves are set aside at the then present value of all payments to be made to the pensioner through his or her lifetime as computed from actuarial tables. These reserves are not available for any other purpose.

A statutory amendment to the Act in 1973 provided for increases in pension payments based on changes in the Consumer Price Index and indexing of these payments became effective January 1, 1975. Following an actuarial review of reserve requirement in 1980, an amount was released from the Pension Reserve to provide for future increases in pension payments due to increases in the Consumer Price Index. Since that time, all such increases have been paid from the Consumer Price Indexing Reserves.

During 1986, an actuarial valuation was performed to determine the adequacy of both the Pension Reserve and the Consumer Price Indexing Reserve. As a result of that valuation, it was determined that the Pension Reserve of $73,206,502 was adequate to provide basic pension benefits to current pensioners before taking into account the effect of Consumer Price Indexing requirements.

However, it was further determined that the Consumer Price Indexing Reserve was inadequate to provide for the escalation of pension payments due to estimates of future increases in the Consumer Price Index. The actuarially calculated estimates of required reserves was $65,165,703, while the balance of the Reserve at December 31, 1986 was $20,198,084, resulting in a deficiency of $44,967,619. This deficiency is not reflected in these financial statements.

The Board is actively investigating various alternatives to provide the necessary funding to eliminate this estimated deficiency.

This reserve is established to relieve industries for excessive claim costs due to fatal incidents or other extraordinary circumstances.

This reserve account provides for the portion of those employees' pensions which are not paid from the Provincial Superannuation Fund.

7. **Comparative Figures**

Certain of the 1985 comparative figures have been reclassified to conform with the 1986 financial presentation.

Long-Term Investments

as at December 31, 1986

Securities	*Par Value*	*Book Value*
Government of Canada	32,090,000	31,948,226
Province of Nova Scotia	10,275,000	10,258,710
Nova Scotia Municipal Finance	4,300,000	4,284,296
Nova Scotia Power Corporation	5,725,000	5,662,842
Province of Newfoundland	3,100,000	3,098,536
Newfoundland Municipal Finance Corporation	1,475,000	1,454,764
Newfoundland & Labrador Hydro	3,875,000	3,889,955
Newfoundland Light & Power Corporation	1,200,000	1,200,000
Province of Ontario	1,025,000	1,023,633
Hydro Electrical Power Commission of Ontario	9,275,000	9,249,673
Province of Quebec	2,034,000	2,030,621
Quebec Hydro Electrical Commission	3,700,000	3,664,838
Province of New Brunswick	1,625,000	1,625,766
New Brunswick Electrical Power Commission	650,000	650,552
Manitoba Hydro Electric Board	1,250,000	1,245,224
Province of Prince Edward Island	1,375,000	1,373,219
Province of Saskatchewan	1,400,000	1,393,853
Province of Alberta	5,000,000	4,984,250
Province of British Columbia	1,050,000	1,043,667
British Columbia Hydro & Power Authority	3,500,000	3,370,224
City of Halifax	550,000	562,578
City of Dartmouth	900,000	897,026
City of St. John's, Newfoundland	2,783,000	2,773,434
Maritime Telegraph & Telephone Company	5,035,000	5,033,802
New Brunswick Telephone	4,025,000	4,037,393
Newfoundland Telephone Co.	750,000	766,706
Island Telephone Co.	500,000	498,521
British Columbia Telephone Co.	1,000,000	1,042,609
Bell Telephone Co.	1,990,000	1,989,876
Halifax/Dartmouth Regional Authority	400,000	411,832
Municipality of the County of Halifax	400,000	413,387
Municipality of Metro Toronto	2,350,000	2,334,120
Central & Eastern Trust Co. Ltd.	1,500,000	1,500,000
League Savings & Mortgage Co.	1,000,000	1,000,000
Nova Scotia Savings & Loan Co.	5,700,000	5,699,630
Credit Foncier	1,000,000	1,000,000
Twin Oaks Memorial Hospital Inc.	1,000,000	1,000,000
Musquodoboit Valley Memorial Hospital	562,105	562,105
Dartmouth Hospital Commission	730,000	730,000
Soldiers Memorial Hospital	850,000	850,000
Annapolis General Hospital	690,000	690,000
Glace Bay General Hospital	806,283	806,283
Miscellaneous	3,864,935	3,820,290
Total	132,310,323	131,872,441

The market value of the long-term investments as at December 31, 1986 was approximately $139,600,000.

Administration Expenses

for the year ended December 31

Expenses	1986	1985
Salaries	2,818,182	2,838,389
Employee benefits	359,122	343,465
Travel	139,204	127,364
Professional fees	141,977	181,212
Staff severance	172,112	—
Building operations and maintenance	104,235	91,838
Claimant's general expense	18,432	23,670
Insurance	8,931	7,245
Maintenance of office equipment	13,856	25,111
Postage	191,011	156,942
Printing, stationery and supplies	138,749	123,207

Expenses	1986	1985
Rental of data-processing equipment	60,598	54,183
Rental of premises	36,498	23,201
Taxes — municipal	118,415	113,390
Telephone and telegraph	96,969	77,421
Reserve for doubtful accounts	82,784	17,834
Depreciation — furniture and equipment	138,936	264,579
— building	33,641	45,523
Miscellaneous	85,227	56,556
	4,758,879	4,571,130
Occupational Health & Safety	703,329	607,890
Workers' Compensation Appeal Board	255,380	248,944
Total	5,717,588	5,427,964

Self-Insurer Accounts Receivable

for the year ended December 31, 1986

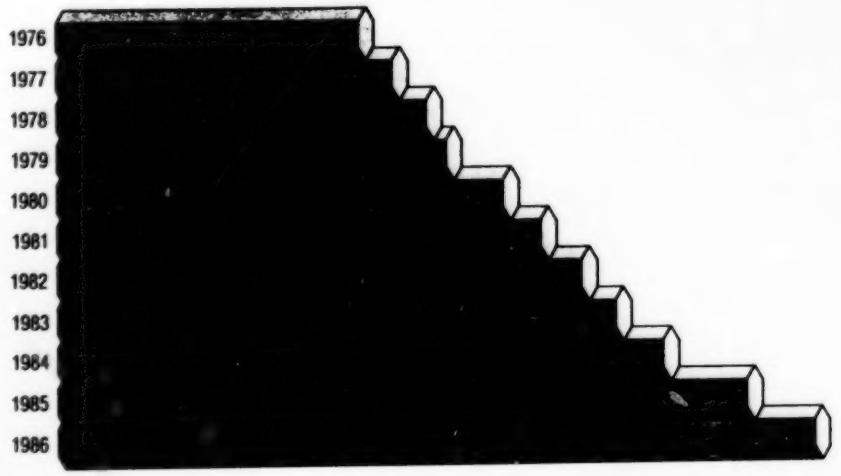
	Government of Canada	*Canadian National Railways*	*Province of Nova Scotia*	*Cape Breton Development Corporation*	*Totals*
Balance at beginning of year	8,406	26,551	581,211	89,355	705,523
Cash received	2,367,157	879,193	1,670,184	13,183,677	18,100,211
Claim costs and charges	2,444,816	927,691	1,672,309	13,468,921	18,513,737
Balance at end of year	86,065	75,049	583,336	374,599	1,119,049

STATISTICAL TABLES

The following tables represent statistics for claims processed during the year 1986 and are reflective of all claims processed in that calendar year.

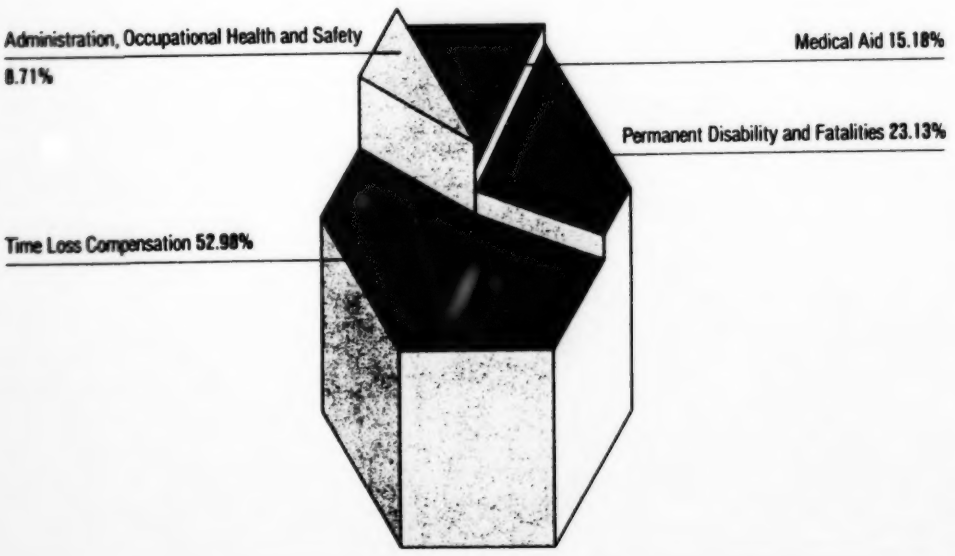
In previous years statistical tables represented only claims originating in that calendar year and did not reflect the actual cumulative work carried out by the Board.

Payrolls on Which Assessment Premiums Were Paid



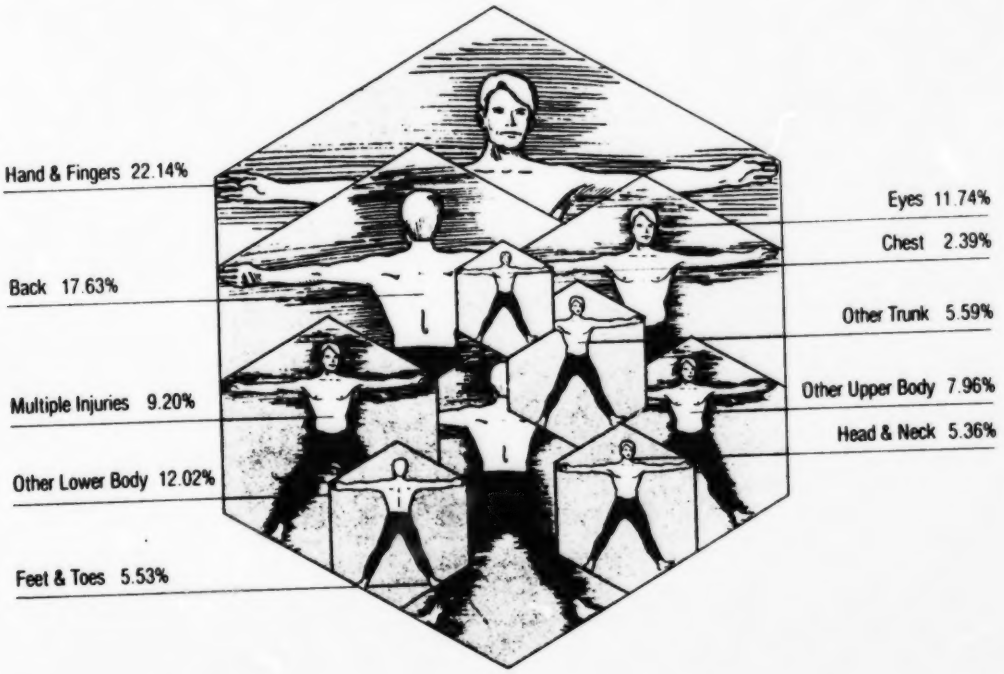
Billions of Dollars

Distribution of Expenditure *in 1986*

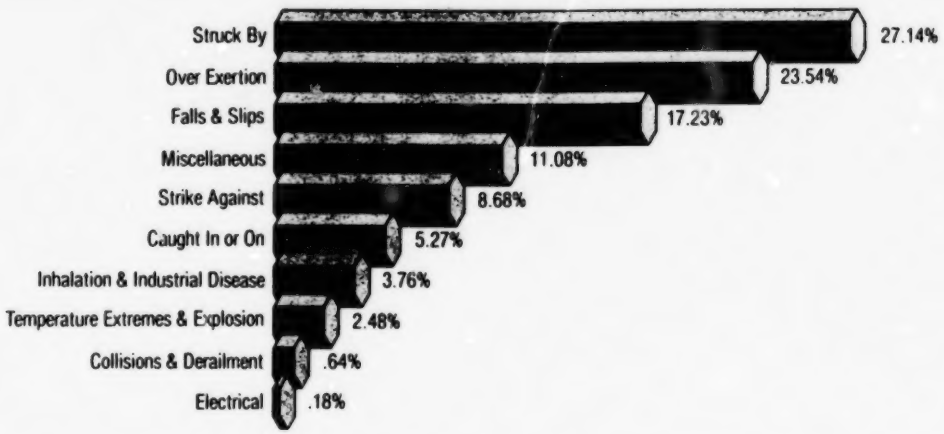

Administration, Occupational Health and Safety 8.71%
Medical Aid 15.18%
Permanent Disability and Fatalities 23.13%
Time Loss Compensation 52.98%

Accidents by Region of Injury *in 1986*

Region	*Number of Claims*	*% of Total Claims*
Hand & Fingers	9180	22.14%
Back	7311	17.63%
Other Lower Body	4983	12.02%
Eyes	4870	11.74%
Multiple Injuries	3814	9.20%
Other Upper Body	3301	7.96%
Other Trunk	2320	5.59%
Feet & Toes	2294	5.53%
Head & Neck	2222	5.36%
Chest	993	2.39%
Miscellaneous	181	0.44%
	41469	100.00%



Causes of Accidents *in 1986*

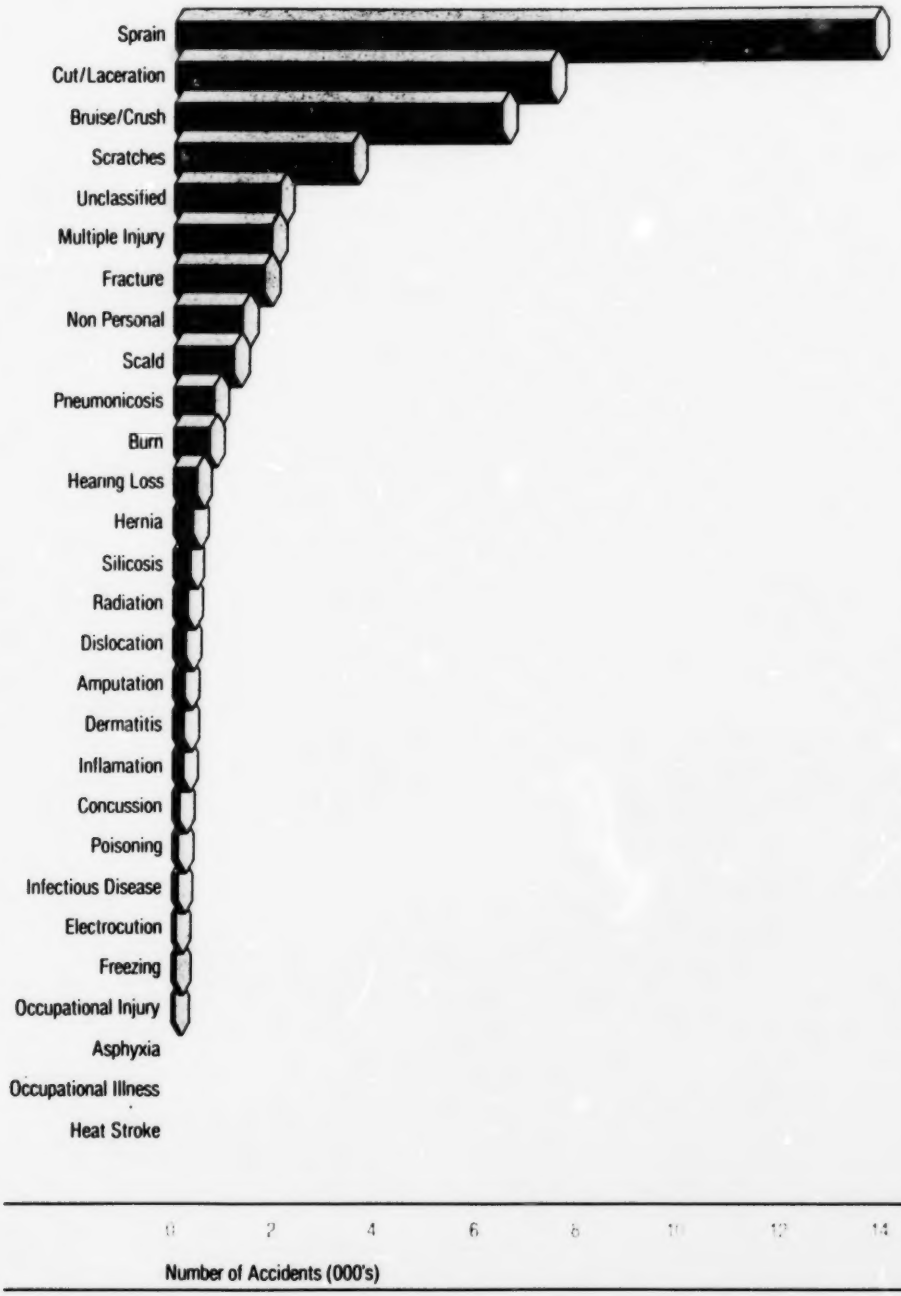


Number of Accidents (000's)

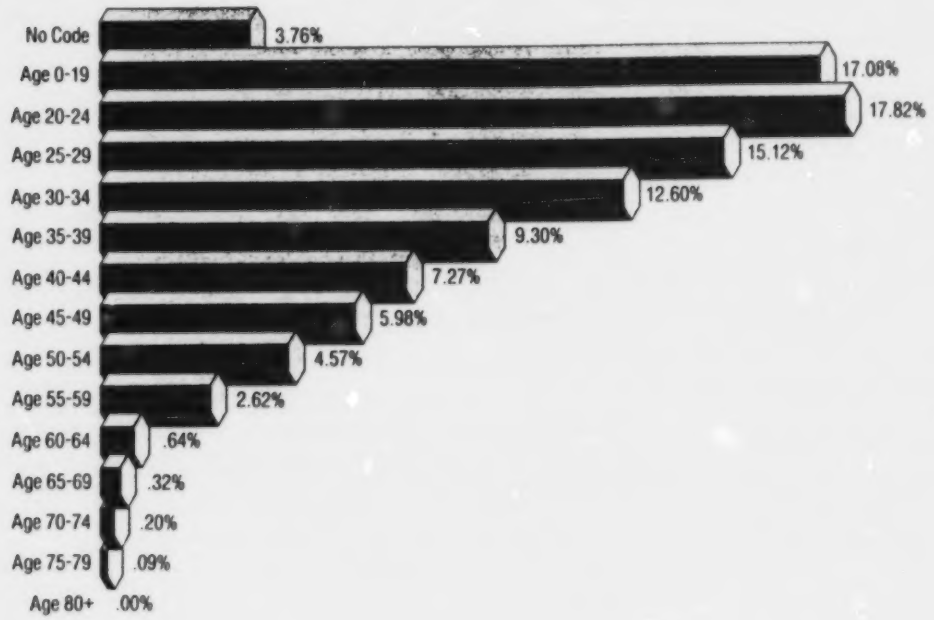
Accidents by Class of Injury *in 1986*

Class	*Fatal*	*Permanent Disability*	*Temporary Disability*	*Medical Aid Only*	*Non Compensable*	*Total*
1	3	70	184	353	63	673
2	0	44	356	149	32	581
3	6	103	1275	1380	172	2936
4	0	58	1589	3207	386	5240
5	4	163	744	1581	208	2700
6	1	95	2130	2776	344	5346
7	3	151	2035	3123	477	5789
8	4	135	1832	2903	342	5216
9	6	155	1662	2784	337	4944
	27	974	11807	18256	2361	33425
Self-Insurers	15	764	2506	3008	1751	8044
	42	1738	14313	21264	4112	41469

Nature of Injuries *in 1986*

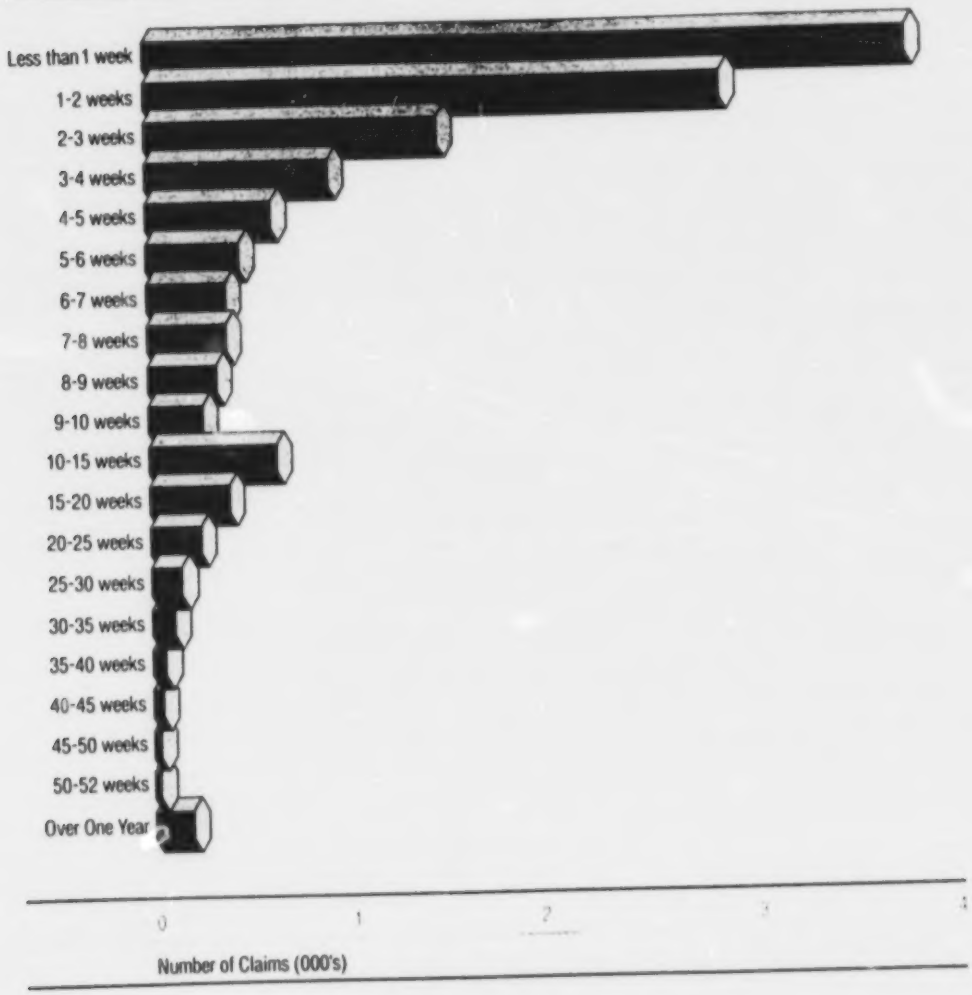


Claims by Age *in 1986*

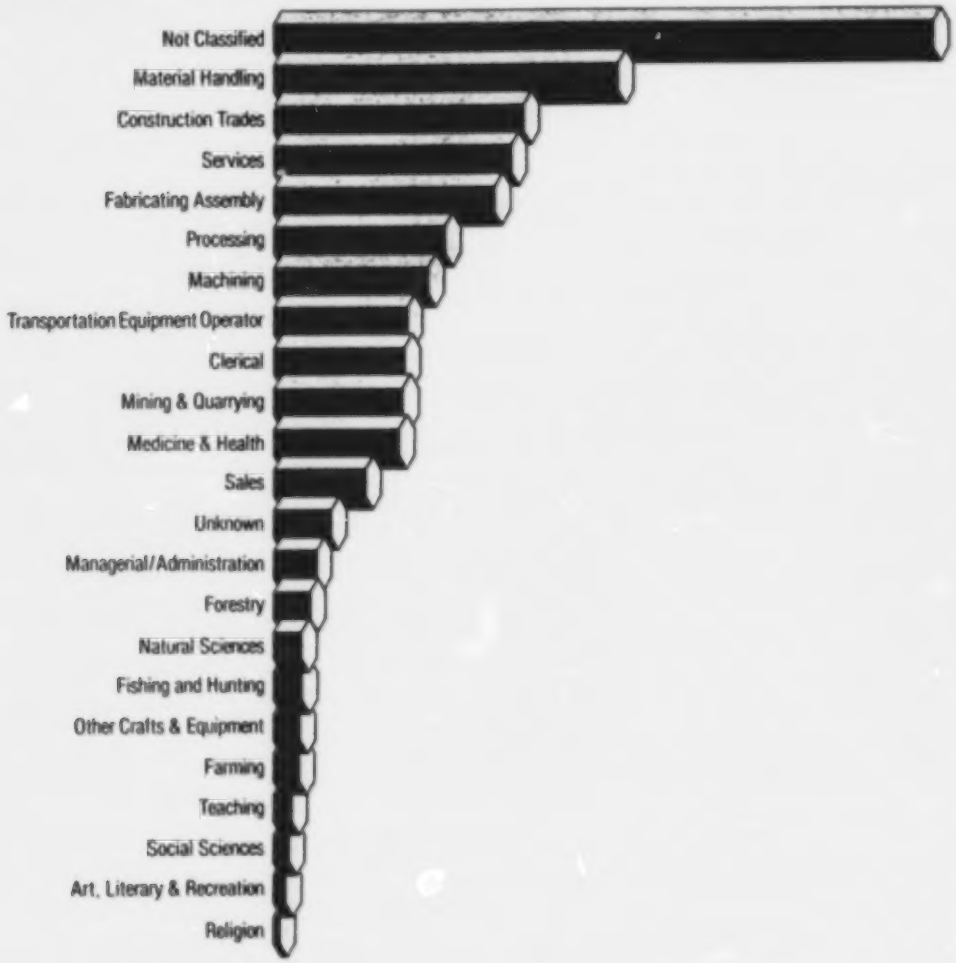


Number of Accidents (000's)

Duration of Claims *in 1986*

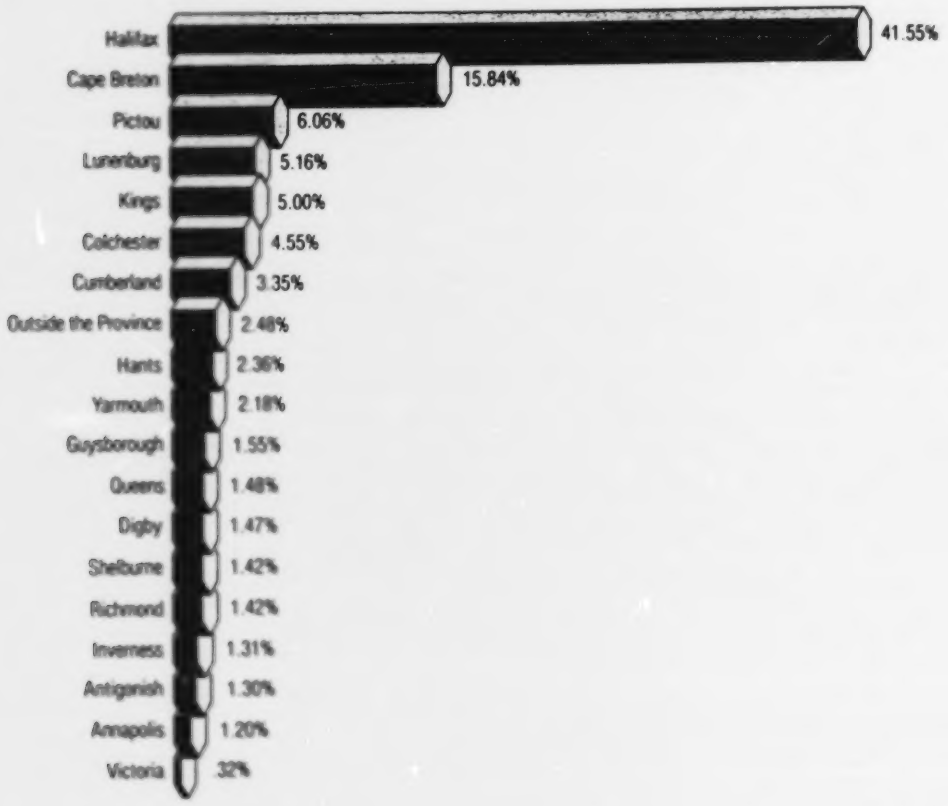


Claims by Occupation *in 1986*



Number of Accidents (000's)

Accident Occurence by County *in 1986*



Number of Accidents (000's)